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March 15, 2019

Chambers, Hon. Carla E. Craig  
United States Bankruptcy Court  
Eastern District of New York  
271-C Cadman Plaza East  
Brooklyn, NY 11201

Re: Janet Howard AKA Janet Loretta Howard  
Case No. 18-45264-cec  
Loan No. ...6297

Dear Hon. Carla E. Craig,

Please allow this letter to serve as a written status report, submitted on behalf of LOANCARE, LLC (the "Secured Creditor") pursuant to the Eastern District of New York Loss Mitigation Program Procedures.

The Debtor was denied loss mitigation options on March 11, 2019. At the request of Debtor's Counsel this firm is in the process of filing a detailed denial letter.

If there are any questions, please feel free to contact me directly at 716-253-6200.

Very truly yours,

By: /s/: Deborah Turofsky, Esq.

cc. ECF and Email  
Steven Amshen, Esq.